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ABSTRACT

Information on sources of financial aid to help women attend college is presented along with types of schooling opportunities. Different kinds of schools and programs are briefly described: two-year colleges, four-year colleges, universities, foreign universities with study-abroad programs, technical and business schools, and military bases. Information sources are also identified, including: public libraries, women's organizations, state or county commissions on women, military-based education offices, campus admissions and financial aid offices, and college career planning and placement offices. Ways to attend school are addressed, including external degree programs, evening and part-time programs, weekend and summer programs, correspondence courses, nondegree and certificate programs, and general education courses. Alternatives for receiving credit for former courses are also identified. The following sources of financial aid are covered: federal government, state programs, the college itself, private scholarships, grants, loans, and the military. Selected scholarship, grant, and loan programs are briefly described and categorized by study area. (SW)

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PROJECT ON THE STATUS AND EDUCATION OF WOMEN

ASSOCIATION OF AMERICAN COLLEGES

FINANCIAL AID: A PARTIAL LIST OF RESOURCES FOR WOMEN

Fourth Edition

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FINANCIAL AID: A PARTIAL LIST OF RESOURCES FOR WOMEN

Fourth Edition

COST-CUTTING WAYS TO FURTHER YOUR EDUCATION

Are you thinking about continuing in school? If so, there's a wide variety of colleges, universities, technical schools, and educational programs from which to choose. While some kinds of education can lead to a degree or certificate, there are other courses of study which can improve your general knowledge or prepare you for a specific job. It's no secret that additional education can be a tremendous asset, both professionally and personally. But how can you afford it?

This paper is designed to give you some ideas about how to pay for your education and where to find additional resources. A brief description of different kinds of schools and programs is also included because their costs vary widely.

Before you look for financing, learn as much as you can about your educational choices. Read the catalogues, talk to others who have attended the programs, and ask *lots* of questions. And remember, the golden rule in financial aid planning is *know what you are paying for.*

WHERE TO FIND INFORMATION

In Your Community

No matter where you live, there are usually various sources of information on nearby campuses and in the community to help you decide where to go to school, which courses to take, how to apply for financial aid, and so on. Although many resource services are free, some are not; it is best to find out ahead of time if you will be charged.

You often can get help from:

Public Libraries. A wealth of information—in the form of school brochures, catalogues, and books about how to plan your career and pay for your education—is available at the nearest library. If you plan to attend school outside your local area, the library often will have education or telephone directories that list addresses of specific schools so that you can contact admissions and financial aid offices.

Women's Organizations. Groups such as the YWCA, women's centers, women's clubs, local displaced homemaker centers, and women's committees of professional societies often provide information about educational and career options for women, and sometimes offer their own workshops and courses for credit. (One helpful resource is *The Directory of Special Opportunities for Women*, a national guide to educational opportunities and career information. See "Selected Resources," p. 13.)

State or County Commissions on Women. If there is such an organization in your area, its staff may be able to tell you about educational and career opportunities for women where you live and where else to obtain information. State commissions are usually located in the state capital.

Military-based Education Offices. If you are in the military yourself, or are a military family member, the education officer at the nearest base can provide many kinds of information regarding educational and vocational opportunities both on the base and off. Information on financial aid, including the G.I. Bill and Veteran Education Assistance Program, is also available there.

On Campus

You may want to write, call, or visit some of the following offices on a campus in order to find information that may affect your decisions about attending and taking courses.

Admissions Office. Since every school has an admissions office, this is where to write or call for the school catalogue that describes the courses offered; the cost of attending; requirements for entrance; dates, times, and locations of classes; availability of housing; extracurricular activities; and many other details about life on campus.

Financial Aid Office. Here you will find specific information on how to apply for scholarships, fellowships, and loans available through the school. Most financial aid offices also have information about other kinds of aid available through the federal and state governments, local banks, and private scholarship programs. Even if you are not planning to enroll in your local college, you may find useful information about financing in general at this office.

Career Planning and Placement Office. Most schools offer such services free to their students, and may also advise potential students about the need to take certain courses if the student plans to enter a particular field. (Career planning services are also offered elsewhere, either as part of community programs,

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at low or no cost, or by profit-making agencies with more substantial fees.)

Counseling Services. Academic, personal, and vocational counseling services or referrals are usually available to enrolled students and, occasionally, to potential students, depending on the school. Academic counselors can help you plan your course schedule; personal counselors can help you adjust to school; and vocational counselors can guide you in choosing a career. Many campus counseling centers have a career information center which may also provide materials, testing, and workshops.

Reentry Programs. If you are an adult returning to school, there may be special services for you called a "reentry program" or "continuing education program." These may include an orientation to the campus, study skills workshops, academic and personal counseling, discussion of financial aid opportunities for adults, and referral lists of available child care centers. Check with the admissions office at the institution to find out whether there is a reentry program on campus.

Child Care Center. On some campuses, there is a child care center where the young children of staff and students can be looked after all day or for part of the day while the parents are working or in class. If the availability of child care is a factor in your decision about attending school, check to see if child care is provided on campus and/or in the nearby community. There is usually a charge for such services, although in some cases parents arrange to trade babysitting services for each other's children for free. An added bonus of having a child care service on campus is that it gives students who are parents a place to meet and exchange tips on how to cope with their dual roles of being a student and a parent at the same time. Some child care centers will tend children during evening classes.

Other campus offices. There may be additional places on campus where you can find pertinent information about financing your education and dealing with the school environment. For example, some colleges have an office of minority student affairs, an adult education office, an office for continuing education, an office for disabled students, a displaced homemaker center, and/or a women's center—all of which may have information about special scholarships, programs, and services that may be of help to you.

WHERE TO TAKE COURSES

Following are brief descriptions of different kinds of institutions and programs available to students.

Two-year Colleges

These institutions include community and junior colleges. They offer both liberal arts and/or trade and vocational programs in which you can earn an associate of arts or an associate of science degree. The degree programs consist of both required courses and elective courses and usually take two years to complete. Another option is to earn a certificate of completion, which usually takes one year and indicates that you have developed the necessary skills for a particular occupation such as automotive technology, computer programming, dental services, and so forth.

For some students, two-year colleges may be an ideal way to begin their college education, or to resettle in the academic community before transferring to a four-year institution. A word of caution: be sure to check with the registrar's office (the office that handles student records and evaluates student credentials) to see how easily course credits transfer to four-year institutions. If you know which four-year college you want to attend, check with the registrar there, too.

Four-year Colleges

Four-year colleges may be public or private, but both provide programs leading to a bachelor's, and sometimes a master's, degree. These colleges tend to focus on the liberal arts—studies such as language, history, science, literature, philosophy, and social sciences—whose purpose is to provide general knowledge and develop the intellectual capacities of reason and judgment. At a liberal arts college during the first two years, you are usually exposed to a wide variety of subjects through required courses. After you choose an area of emphasis (a major), you will be required to take certain courses in that field, as well as others that you choose in order to gain a bachelor's degree. At some colleges, particularly the smaller private ones, classes tend to be smaller than at the larger institutions, often making it easier for you to develop relationships with professors, counselors, and academic advisors. Some four-year colleges are highly technical, specializing in engineering and science.

Universities

Universities, which offer doctorates as well as bachelor's and master's degrees, also may be public or private. Universities are larger than the four- and two-year colleges and are usually composed of several schools or colleges (including four-year colleges of liberal arts), each of which may have its own entry requirements. For example, if you want to get a master's degree in political science, you may have to be admitted to the university *and* to the program in political science.

Like the liberal arts colleges, universities expose you to a wide variety of subjects by requiring you to take introductory courses in many different areas. Because they are larger, universities usually offer a more diversified curriculum than colleges. If you are planning to go to graduate school, one advantage of attending a university is that often you can begin taking graduate-level courses while still an undergraduate.

Foreign Universities and "Study-abroad" Programs

Many U.S. colleges and universities have "study-abroad" programs affiliated with foreign universities throughout the world. These programs may last a semester or a year. At some schools, there is a "study-abroad" office with staff members who organize and facilitate a student's experience abroad; they provide information and academic and personal counseling, and help with reentry into the home institution.

Transfer of credit between the overseas school and the U.S. campus is generally accomplished easily. If the college you are attending or planning to attend does not have a study-abroad office, check with the campus admissions office, which can advise you on transfer of credit from overseas. If the school does

not have an overseas program, it is usually possible to apply to another institution's program or to take a leave of absence to study abroad independently.

If you are planning to study abroad independently, be sure to check with the admissions office of your home institution—or of a prospective college or university if you are not currently enrolled—to see how easily credits for foreign study can be transferred to your home institution. If possible, it is advisable to make arrangements for credit transfer *before* you go abroad. (One helpful resource for those planning to study abroad is *Basic Facts on Foreign Study* by the Institute of International Education. See "Selected Resources," p. 13.)

Options for military personnel and their families include the few U.S. universities that sponsor courses at education centers on bases abroad. For instance, the University of Maryland has several foreign campuses in Europe and the Far East where persons affiliated with the military, including family members, may earn credits toward a degree. Check with the education officer on the base for information about U.S. universities with such programs.

Technical and Business Schools

Most programs in these schools are geared toward providing you with immediate skills you need to get a job in your chosen field. The time required to complete a technical program varies, ranging from a few months to a few years. Technical schools may be public or private; the private ones often are more expensive. Some, in fact, are profit-making institutions. Before you enroll, it is important to make sure that a private technical school is accredited. This information is available from the National Association of Trade and Technical Schools, 2251 Wisconsin Ave., NW, Suite 200, Washington, DC 20007. This group can provide you with a free copy of *Handbook of Trade and Technical Careers and Training*, which lists ninety-eight careers, the schools that offer preparation for them, and a state-by-state guide to accredited private trade and technical schools.

If you are interested in attending a private postsecondary business school, such as a secretarial or computer school, you should check on accreditation by contacting the Association of Independent Colleges and Schools, One Dupont Circle, NW, Suite 350, Washington, DC 20036.

The courses at technical schools are often tied to the local economy. For example, a school near a city may have a large computer programming division, while a technical school in a rural town might offer an extensive program in animal hospital technology. Because technical training usually prepares the student for a very specific job, it is important to find out before enrolling if there are opportunities in this field where you live or plan to live after graduation. This is especially critical for students who are in the military, for military family members, or for others who know they will be moving from their present geographic area in the near future.

Military Bases

For those who are in the military or are military family members, there may be a number of educational options on the nearest base, since local colleges and technical schools often offer some of their courses there. Check with the education office on the base.

DIFFERENT WAYS TO ATTEND SCHOOL

No matter where you decide to enroll, there are a number of ways to "attend" school. In some cases, you may not have to go to campus at all! The following list shows the variety of ways you can take courses at many institutions. Many of these nontraditional programs have the added advantage of being less expensive ways of gaining an education.

External Degree Programs

An external degree is one that is earned primarily off campus without classroom instruction. You can earn associate and baccalaureate degrees by completing a certain number of credits through independent study, with the faculty acting as advisors. It is difficult to generalize about how long it takes to earn an external degree because you usually work at your own pace. At some schools, you may combine an external degree program with traditional on-campus coursework, or even apply credit for noncollegiate coursework, credit by examination, and credit for life experience, thereby considerably shortening the time required to earn a degree. These alternative routes to a degree are explained in the next two sections.

One innovation in off-campus learning is the course taught through television and sometimes radio and newspapers. Since 1981, the Public Broadcasting Service has offered "telecourses," a series of television programs that can be used by colleges and universities as part of their curriculum. Hundreds of public television stations broadcast these programs and, in turn, hundreds of colleges and universities offer the telecourses to their students. The schools select which courses are offered, how much credit a student will receive, and what the cost will be. The students receive guidebooks and supplementary materials for each course. For more information about telecourses, write to your local colleges and/or the public television station in your area.

Evening and Part-time Programs

Two-year, four-year, and technical institutions alike often offer evening classes in both credit and noncredit programs. Those who attend classes at night are often part-time students, although some schools enable full-time students to enroll in evening programs. And many institutions allow all or a portion of degree requirements to be satisfied by part-time courses. Part-time study is a good way to try out going back to school. It is also an alternative for persons with family or other responsibilities that make full-time study difficult.

When considering part-time or evening classes, be sure to take into consideration whether

- □ financial aid is available to part-time students;
- □ classes are scheduled conveniently;
- □ faculty advisors, administrators, and student services are available during off-hours;
- □ short-term child care is available; and
- □ residency requirements demand that a certain number of courses be taken as a full-time student for a degree.

Weekend Colleges

Still a relatively new idea, weekend colleges enable adults to attend classes on campus usually from Friday evening to Sunday afternoon several times a month. Often students with a full course

load can complete these degree programs in the same amount of time as a full-time student. Weekend colleges can be ideal for women who are employed or who are unable to leave their family responsibilities during the week. In some institutions, dormitory space on campus is available for the weekend, making it possible for people to commute from a greater distance to the school. A dormitory may also provide a place to study away from the distractions of home.

Summer Programs

Taking classes in the summer may be particularly convenient for parents: they can attend classes while children are at camp or community activities; or classes may coincide with vacations. An added advantage is that the courses are often condensed into six or eight weeks and sometimes less time. Summer school may also be ideal for those "testing the waters." The more relaxed, less traditional campus atmosphere in the summer may help give them the confidence they need to "take the plunge" and continue their studies in the fall.

Extension Courses

Extension programs are those which: 1) extend the educational resources of an institution by special arrangement, such as by providing off-campus courses; and/or 2) are under the governance of a special department or division within the institution. An extension course can be an ideal route back into the classroom without the bother of admissions requirements and registration. Usually anyone can register through the continuing education department or the extension division, as long as the necessary prerequisites for advanced courses have been fulfilled. Courses are usually offered at convenient times (for example, evenings and weekends) for working people and those with family responsibilities. Credits a student has earned through extension and summer courses can often be transferred when the student is registering in a degree program, but almost all schools set a limit on how many credits will be accepted.

Correspondence Courses

These home-study courses can be taken for credit, although almost all institutions limit the number of credits that can be earned this way. They also often can be used to fulfill necessary prerequisites before a student takes more advanced classes on campus, or when a student prefers to dabble in a field of interest before deciding whether to enter school formally. When choosing a correspondence school, read its materials carefully to make sure that it is accredited. A word of caution: if you have any doubts, call the registrar's office at a nearby college, or the department that might teach similar courses, and ask whether it accepts credits from the correspondence school. You should also find out if the school has a good reputation in the academic community. Some colleges offer their own correspondence courses. The registrar or the catalogue can provide this information.

Cooperative Education and Internships

Often available at colleges, universities, and technical schools, these programs combine academic coursework with on-the-job or "internship" learning. Sometimes the student receives a small salary or stipend. To participate, students usually need to be enrolled in a degree program, to have earned a specific number of credits, and to have maintained a certain grade average. A similar mix of work and study is also available from some businesses. For example, many large companies have their own management training programs, with classes at the workplace or at a nearby school. Some businesses will pay for their employees' enrollment in a regular degree program, enabling the employees to continue working while taking courses at night or during released time from the job.

Nondegree and Certificate Programs

A nondegree program is any course of study offered at a college or university that does not lead to a degree. It is usually made up of noncredit courses or courses that do not count as credit toward a degree. For women considering going back to school, nondegree programs offer a chance to brush up on basic skills, to try out potential areas of interest, to gain confidence in their ability to do college work, and/or to train for a specific job. Because noncredit courses and/or nondegree programs often cost less than for-credit courses, and are usually offered at a variety of times and locations, they frequently are the most practical and accessible way for some women to continue their education.

A certificate program usually consists of a series of courses offered in a specific field. Upon completing these programs, students are awarded a certificate attesting to the coursework completed and professional expertise gained. These programs facilitate both career entry or reentry and professional growth. They often are most appealing to reentry women who have already defined their career objectives and who do not wish to obtain a degree (in some instances, however, courses taken for a certificate can be used later toward a degree). Sometimes it is helpful to call the college placement office to see if certificate holders are finding jobs in their fields.

General Education Courses

Often called "adult education," general noncredit courses are based on the premise that education does not stop after high school or college. These courses may cover subjects such as the arts, business, and engineering, as well as such specific skills as tax return computation or household carpentry. General education courses are a practical way for students to see if they enjoy attending classes and are ready to enter a specific educational program.

GETTING CREDIT FOR WHAT YOU KNOW

The following sections offer ways in which you may be able to get a head start on completing a degree. Taking a test instead of a required course, gaining credit for volunteer work, transferring credit from one school to another: all can be helpful ways to save money by saving time.

Advanced Placement Program (APP)

This program gives you a chance to take college-level courses while you are in high school. Ask your guidance counselor about APP or request a free copy of *A Guide to the Advanced Placement Program* from College Board Publications, 45 Columbus Ave., New York, NY 10023-6992.

General Education Development (GED)

The GED program offers a series of tests to adults who, for any number of reasons, were unable to complete their formal high school studies. Upon successful completion of these tests in five subject areas (writing skills, social studies, science, reading skills, and mathematics), students are awarded certificates or diplomas considered equivalent to a high school diploma from their states.

These tests are designed for adults: in addition to measuring skills in mathematics, writing, and so on, they are based on information that adults would be able to gain by keeping up with newspapers, books, and magazines through regular reading habits.

Colleges and universities make their own decisions about how to use the GED certificate in the admissions process. Some accept their state's minimum scores. Others, especially private schools, may require higher scores.

The GED tests can also be taken in French or Spanish, as well as in Braille, in large print, and on audio cassettes. For further information about the GED tests or testing program, contact a local adult education office, your state's GED administrator, or the GED Testing Service, c/o American Council on Education, One Dupont Circle, NW, Suite 800, Washington, DC 20036.

Experiential Learning Credits

Within the last few years, a new method for obtaining credit has gained acceptance. Some colleges and universities are now offering credit for "learning through life experience." The focus is on *what* is learned rather than *how* it is learned. What counts as life experience? Community and volunteer activities, job experience, homemaking, travel, noncredit courses, workshops, seminars, and independent study are all in the category of prior learning.

In order to evaluate these experiences, most schools require that the student submit a "portfolio," including a résumé, autobiography, definitions of what was learned, actual documentation, and work samples. There is usually a limit to the number of credits that can be earned through experiential learning, and schools differ widely in the number they will accept. Once this credit is earned at the undergraduate level, it usually transfers fairly easily to other schools that grant experiential learning credit. However, at the graduate level, it may be very difficult, if not impossible, to earn or transfer such credit, particularly to colleges that do not grant this type of credit in their own baccalaureate programs.

Noncollegiate Courses

There is a growing trend for institutions to accept credit for courses taken through volunteer organizations, businesses, associations, or the military. Credit, in this case, is awarded on the basis of an evaluation of the noncollegiate course's compatability with traditional college material.

Credit by Examination

The idea of earning credit by taking a test is gaining support among many students and institutions. Students can save considerable time in working toward a degree by "testing out" of courses in which they already possess a body of knowledge.

Examinations for testing out may take the form of standardized tests or faculty-designed tests, sometimes called "challenge exams." Although credit earned through standardized tests is often transferable, especially at two-year institutions, credits earned through faculty-designed tests are usually not accepted at other institutions.

The most commonly used standardized test for obtaining credit is the College Level Examination Program (CLEP), developed by the College Entrance Exam Board. There are two kinds of CLEP tests: general examinations—given in the humanities, social sciences, mathematics, and English composition—which allow students to earn credit for some required courses; and subject examinations given in forty-seven different areas to enable students to obtain credit for individual undergraduate courses. For further information, write to the College Level Examination Program, The College Board, 45 Columbus Ave., New York, NY 10023-6992, or request a free copy of *Moving Ahead With CLEP* from CLEP, College Board Publications, CN6600, Princeton, NJ 08541-6600.

Most institutions limit the number of credits that can be earned through testing. However, depending on the institution, you may be able to shorten your college program this way by as much as two years.

GETTING CREDIT FOR FORMER COURSES

Transfer Policies

It is no longer unusual for a student, especially a reentry student, to attend more than one institution—and sometimes many—before completing a degree. Transfer policies differ widely among institutions and sometimes are not consistent even within an institution. Generally, the department chair is the person most likely to decide who will be allowed to major in that department, and for which previous courses a student will receive credit. Admissions offices and reentry programs often advise potential transfer students to present their credentials in person to the individual who actually makes these decisions. The ability to transfer credit from previous courses will be a considerable time and money saver if you change schools.

Elective Credit

In many institutions, a course that is not transferable in the major or minor field may be counted as an elective course. This type of credit is particularly applicable to mathematics, science, and language courses taken several years earlier.

Credit by Examination

As explained earlier, a student may gain credit for prior learning and former courses by taking examinations. To earn credit for individual courses, a student may take CLEP tests in specific subject areas. Or a student may take "challenge exams," designed by faculty, either to obtain credit for a specific course which will count toward graduation, or to be exempt from having to take that course. In the latter case, another course still may be necessary to fulfill graduation requirements.

Cooperative Arrangements

Some schools have worked out mutual arrangements not only to ease the transfer process but also to share resources. Students

can receive credit for all courses taken at any of the participating schools, which are usually located in the same geographic area. In addition to easily transferred credit, schools with these cooperative systems—sometimes called consortia—may also share many other things, including faculty and staff, group insurance plans, publications, facilities, academic calendars, and so on. These systems can benefit students by giving them a greater breadth of course materials and facilities. To see if any schools in your area have cooperative arrangements, check with the admissions office on any local campus.

SHARPENING YOUR SKILLS

A frequent problem for students when they are going back to school is a lack of confidencce in their own basic skills and abilities. This may be particularly true for those reentry women who have been out of school and/or the workplace for a considerable period, who are unfamiliar with new information resources on campus, or who need refresher help in particular subject areas.

To help students improve their reading, studying, writing, and mathematics skills, as well as to familiarize them with new technology and resources in the libraries and laboratories, many schools offer review classes, workshops in taking tests or writing papers, and summer seminars. Some have "skills centers" where a variety of individual and group help is provided. Check with the continuing education office or the counseling center at your university to see if these are available.

Of all the activities associated with returning to school, exams often cause the most anxiety. One good way to alleviate these fears is to take the CLEP exams described in the previous section either before or after enrolling. Not only will this offer you a no-risk test-taking experience, but at the same time you may be able to gain credit for what you know.

PAYING FOR YOUR EDUCATION

The cost of obtaining a degree can vary widely depending on what type of institution you attend. In general, state-sponsored institutions are much less expensive than private ones in both four-year and two-year programs. However, these low tuition rates usually apply only to in-state residents; rates for out-of-state residents may be considerably higher. In somes states, public colleges charge the lower in-state tuition rates to military personnel and their families living temporarily in the state, although their permanent residence may be elsewhere. A complete listing of the states participating in tuition assistance to military families can be obtained from the education officer on any military base.

Public two-year colleges tend to be much less expensive than four-year colleges. Private junior colleges generally cost more than public ones. Some of the same distinctions hold true for public and private technical schools. Fees can vary widely, depending on the affiliation of the institution and other factors.

One way to cut down the cost of getting an education is to investigate some of the newer nontraditional programs, both credit and noncredit, that are described in earlier sections. These methods of pursuing a postsecondary education have proved popular mainly because of the flexibility they provide the student. Additionally, arrangements scuh as credit by examination, credit for prior learning, external degree programs, and liberal policies for transferring credit have the advantage of being relatively inexpensive ways for students to acquire college credits. These options can provide a type of "financial aid" to students by reducing the cost of their education.

CAMPUS CHECKLIST: WHAT TO FIND OUT BEFORE ENROLLING

- ☐ Is the school accredited? (Does it have the official approval of a regional accreditation group with regard to minimum standards?)
- ☐ How selective are the admissions requirements?
- ☐ What is the deadline for admissions applications?
- ☐ Are any exams required before enrolling, such as the Scholastic Aptitude Test (SAT) or the American College Testing Assessment (ACT) for undergraduates, or the Graduate Record Examination Aptitude Test (GRE) for graduate students?
- ☐ What does tuition cost? Room and board? Books? Lab fees?
- ☐ What kind of financial aid is available?
- ☐ What is the deadline for financial aid applications?
- ☐ How long will it take to complete the program (full or part time)?
- ☐ Will credits earned through former courses be easily transferred?
- ☐ Is credit available for "life experience," volunteer work, and so forth?
- ☐ Is there a residency requirement (that is, are there any stipulations that a student must take a certain number of credits as a full-time student in order to complete a degree)?
- ☐ Is the school within feasible commuting distance? How expensive will it be to travel to and from?
- ☐ Does the institution provide any of the following services:
  - counseling, including career development?
  - on-campus child care?
  - housing?
  - refresher or basic skills courses or workshops?
  - on-campus parking?
- ☐ How flexible is class scheduling? Are campus services available to "after-hours" students?
- ☐ What programs are available in your field of interest? What is the school's reputation in this area?
- ☐ What opportunities for job placement are available after graduation? Does the school offer placement services, internship opportunities, and/or interviewing and résumé-writing workshops?

WHERE TO FIND FINANCIAL AID FOR COLLEGE

Most financial aid for college is based on need—the difference between what it costs to attend a college and what you can afford to pay toward meeting those costs. To receive federal and/or institutional financial aid, you, or you and your family, must apply using whatever forms your school or prospective school requires. These forms ask for detailed financial information from which your "expected family contribution" is determined. While the cost of attending different schools can vary widely, your expected family contribution stays the same no matter where you go to school.

The information from the application(s) you fill out for federal, state, and the college's own financial aid programs comes together at the financial aid office of the colleges to which you apply. If you can show need, the financial aid officers will try to put together a package of support. This may include grants and scholarships that do not have to be repaid; loans that generally carry a low interest rate and must be repaid after you leave school; and/or work assistance, so you can earn money to help meet your educational costs. Schools vary as to how much aid they are able to allocate to you, depending on your eligibility for federal and state money and the school's own financial aid resources. If you are applying to more than one school, it is important to examine carefully the financial aid package offered by each school before deciding where to attend.

Financial aid is available from a number of sources, including the federal government, state programs, the college itself, private scholarships, grants, loans, and the military.

Federal Aid

Federal assistance is available for a wide range of educational programs at the more than 8,000 colleges, universities, vocational schools, technical schools, and hospital schools of nursing that take part in the U.S. Department of Education's financial aid programs.

Because of recent and recurring changes in federal financial assistance, you should check with the federal government for the most up-to-date information. An extremely useful booklet published by the U.S. Department of Education, *The Student Guide: Five Federal Financial Aid Programs*, is available free from Federal Student Aid Programs, Dept. CY-87, Pueblo, CO 81009. (See "Selected Resources," page 13.) Ask for the most recent edition; the booklet is updated annually.

In addition, the department sponsors the Federal Student Aid Information Center, which provides students, parents, and educators with information on sources of financial assistance, eligibility, and general program requirements. The service offers updated information on regulations, procedures, and legislation covering all major sources of federal financial aid. You may contact the center at 301/984-4070, Monday through Friday, between the hours of 9 A.M. and 5:30 P.M. (Eastern Standard Time).

The 1986 reauthorization of the federal student aid programs was completed in the final days of the Ninety-ninth Congress. These Higher Education Amendments of 1986 (HEA 1986) extend all aid programs until 1992 and govern the programs' administration and funding ceilings. However, the regulations do not guarantee that the necessary funding levels will be appropriated by Congress. The 1986 legislation also includes provisions that help ensure equity for women and girls. Among these provisions are:

□ Student aid is not to be counted as income in determining eligibility for other types of federal assistance.

□ Students enrolled part time will be able to receive a "reasonable proportion" of student aid funds under the campus-based programs. Under the existing law, the number of part-time students was calculated into the institution's formula for receiving aid, yet these students rarely received a share of the funds.

□ HEA 1986 recognizes the importance of calculating costs of child and dependent care into the eligibility formulas for student aid programs.

□ A new Guaranteed Student Loan deferment of six months is offered to student-parents of newborn or newly adopted children.

□ HEA 1986 includes a waiver of the calculation of home equity for displaced homemakers, thus ensuring that a displaced homemaker's equity in a house, which may be her sole possession after a divorce or husband's death, is not a barrier to her or her children's receipt of student aid.

Provisions of these amendments may change. For the most up-to-date information on these programs' requirements and your eligibility, contact the Federal Student Aid Information Center (see above).

Eligibility for federal programs

In general, you are eligible for federal aid if you meet the following requirements:

□ You are enrolled as a regular student in an eligible program.

□ You are a U.S. citizen or an eligible non-citizen.

□ You show that you have financial need. Most federal student aid is awarded on the basis of need. A standard formula is used to determine this amount, but in general, it is based on the difference between your cost of education (tuition, fees, room, board, books, supplies, and related expenses) and an amount you and your family are expected to contribute.

□ You are making satisfactory progress in your course of study.

□ You are neither in default nor owe a refund for any federal aid you have received.

□ You must be enrolled at least half time to receive aid from the Pell Grant and Guaranteed Student Loan (GSL) programs, Parent Loans for Undergraduate Study (PLUS), and Supplemental Loans for Students (SLS) programs. However, beginning in the 1989–90 school year, students enrolled less than half time who are pursuing a degree will be eligible for Pell grants. Moreover, half-time enrollment is not required for the campus-based student aid programs.

□ You must sign several statements on your application certifying that 1) specific items on your student aid report are correct, 2) you will use your federal aid funds only for expenses related to attending your school, and 3) you have registered with the Selective Service, if you are required to do so.

■ ***Federal Programs.*** Following are brief descriptions of the major federal financial assistance programs. In addition, the federal government offers a grant program for first-year students in the medical professions, as well as three loan programs for students in health-related fields. These programs are discussed in "Selected List of Programs," which begins on page 9.

Pell Grant Program. These grants are awarded to under-

graduates only and need not be repaid. To qualify, you must be attending school at least half time. Awards depend on program funding. HEA 1986 provides for a $2,300 maximum in fiscal year 1987—the 1987–88 academic year. How much you actually get depends on your need.

■ ***Campus-based programs.*** The following federal aid programs are "campus based," meaning the federal government gives the money to individual colleges and universities for disbursement. Your eligibility for these programs depends on whether your school participates and how much money is available through each school. Individual schools are given the option of awarding some of these funds to part-time students and, in some cases, to students enrolled less than half time. To find out if your school awards aid this way, contact the financial aid administrator.

Supplemental Educational Opportunity Grants (SEOG). These grants are available to undergraduates only and do not have to be repaid. Awards range up to $4,000 a year depending on the student's need, the availability of SEOG funds at the student's school, and the amount of other aid the student is receiving.

College Work-Study. Both undergraduates and graduate students are eligible. This program provides jobs for students either on or off campus. Students are chosen on the basis of financial need. The student does not repay College Work-Study awards.

Perkins Loans (formerly National Direct Student Loans—NDSL. Both undergraduates and graduate students are eligible. These low-interest (5 percent in 1987–88) loans are based on financial need. The maximum amount a student may borrow depends on whether he or she is a vocational education student, a first-, second-, third- or fourth-year undergraduate, or a graduate student. Repayment and accumulation of interest begins nine months after the student leaves school.

■ ***Federal funds through lending institutions.*** The following federal programs are loans made by banks, credit unions, savings and loan associations, and other lenders.

GSL loans. These low-interest loans are insured by the guarantee agency in your state and reinsured by the federal government. For new borrowers, the interest rate for the 1987–88 academic year is 8 percent. For students who currently have a 7 or 9 percent GSL, the interest rate on additional GSLs will continue to be 7 or 9 percent.

The maximum amount you can borrow depends on need and whether you are an undergraduate or a graduate student. The total GSL debt a student can have outstanding as an undergraduate is $17,250. The total for graduate or professional study (including any undergraduate loans) is $54,750. Borrowers must be enrolled at least half time, and may need to show Pell Grant eligibility. Repayment begins six months after the student graduates or leaves school for other reasons, or drops below half-time status when the interest rate is 8 or 9 percent. If the interest rate is 7 percent, repayment begins nine to twelve months later.

PLUS and SLS loans. PLUS loans are for parent borrowers; SLSs are for students. Like GSLs, PLUS and SLS loans are made by a lender, such as a bank, credit union, or savings and loan association. The maximum interest rate for these loans is 12 percent, but interest rates may change, so applicants should check with their lenders. PLUS enables parents to borrow up to $4,000 per year, to a total of $20,000, for each child who is enrolled at least half time and is a dependent student. SLS enables graduate students and independent undergraduates to borrow $4,000 per year, up to a total of $20,000. PLUS/SLS borrowers do not have to show need, although they may have to undergo a credit analysis.

The best source of information on both the GSL and the PLUS/SLS loans is your state guarantee agency. A list of the offices to contact in each state is published in *The Student Guide: Five Federal Financial Aid Programs.* (See "Selected Resources," p. 13.)

State Student Assistance

Every state has a program of grants, scholarships, and loans for residents attending college in that state. Applying is the student's responsibility. Call your state education department or higher education coordinating agency to find out if you qualify, what programs are available, and how you should apply. A state-by-state list of information sources on state aid is published in *The Student Guide: Five Federal Financial Aid Programs.* (See "Selected Resources," p. 13.)

Aid from the School

In addition to administering some federal aid, many schools have scholarship and loan monies of their own. Some will discount tuition when more than one family member attends. Some match scholarships from other sources. And some have installment payment plans. About half of all four-year schools award scholarships based on merit. Hundreds of colleges give scholarships to athletes. For information on aid and how to apply, check with the financial aid officer at schools to which you are applying. Also check with the head of the department in which you will be studying. Some departments have their own scholarships or prizes to award students. If you are a member of a minority group, also contact the financial aid office or the school's minority affairs office and ask for information on aid for minority students.

Private Scholarships

In addition to federal and state aid, millions of dollars in private scholarship money is awarded each year. Many programs do not require that you show need. Look into the following:

Corporations. Some companies offer scholarships or tuition benefits to their employees or their employees' children. Others offer scholarships to various groups of students. Contact the public relations departments of major companies headquartered in your area and trade and professional associations connected with your field of study. If you are already in college and have declared a major, ask your financial aid officer for help in locating money from companies in your field.

Labor Unions. Many labor unions offer tuition benefits and scholarships to members and their families. One useful resource is the *AFL-CIO's Guide to Union-Sponsored Scholarships.* (See "Selected Resources," p. 13.)

Community Groups. Call or write your local chamber of commerce. Contact local civic associations, social clubs, the YWCA, women's organizations, and women's committees or caucuses within professional associations.

The Military

For those interested in military training, the Army, Air Force, and Navy Reserve Officer Training Corps (ROTC) College Scholarships offer money for school in return for six years of military service, four of them on active duty. Ask local recruiters or the ROTC program on campus for information on scholarships and other education assistance they offer. If you are a veteran or the spouse or child of a deceased or disabled veteran, ask your Veterans Administration office whether you qualify for education benefits.

Many financial aid offices will list scholarships and loans available from the sources listed above as well as others. Or you might check with your local library for the many reference books available to help you locate financial aid. Here's a head start: a selected list of financial aid resource publications appears on page 13.

HELPFUL HINTS WHEN APPLYING FOR FINANCIAL AID

$ Make sure you take advantage of all the services offered by the financial aid office at your school or the schools to which you are applying. This office can usually provide a gold mine of information on scholarships, grants, and loans, as well as financial counseling services.
$ Financial aid planning should begin as soon as possible. In the case of high school students, April and May of the *junior* year (when most students take the SAT for the first time) is not too soon.
$ When applying for admission to a school, request an application for financial aid at the same time. *Note deadlines*—scholarship application deadlines can fall much earlier than admissions deadlines.
$ As information comes in, keep track of deadlines and requirements for need-analysis and aid applications, including federal, state, college, and private scholarships.
$ When calculating your financial need, be sure to take into consideration the *total cost* of attending an institution. Remember to include not only tuition, books, and fees, but expenses such as housing, food, transportation, health costs, child care, recreation, and so on. Many financial aid offices provide worksheets to help students determine what they will realistically spend in college.
$ Read, understand, and keep copies of all forms you are asked to sign.
$ When choosing a school, think ahead. Most schools raise their tuition and fees each year. Check with prospective schools to find out the size of recent increases and be sure to project future increases in estimating the cost of your degree.
$ Fill out the financial aid applications *completely* and *accurately*.
$ Meet the deadlines! A late application could cause you to lose aid for which you may otherwise have qualified.

A SELECTED LIST OF SCHOLARSHIP, GRANT, AND LOAN PROGRAMS

This section is a guide to selected financial aid resources. It gives women students an idea of the broad range of sources of financial aid offered. It is not an exhaustive list of available aid. Some programs are geared to specific populations, such as minorities, older women, vocational/technical students, and so on. And some programs are open to both sexes. Sponsorship varies: it ranges from the federal government, to professional organizations, foundations, and women's clubs.

The programs are categorized by subject area. The following key is used when the information is available but does not appear in the program description.

U	Undergraduate students are eligible.
G	Graduate students are eligible.
P	Postdoctoral students are eligible.
FT	Funds can be used for full-time study.
PT	Funds can be used for part-time study.
D	Funds are available only to those in degree programs.
ND	Funds are available for study in nondegree programs.
CC	Funds are available for study in community or junior colleges.
C	Funds are available for study through correspondence courses.
SA	Funds are available for study abroad in foreign institutions.
OTT	Funds are available for occupational/technical training.

Business and Banking

American Assembly of Collegiate Schools of Business, 605 Old Ballas Road, Suite 220, St. Louis, MO 63141.

- Doctoral Fellowship in Business Administration. Provides financial assistance to doctoral students at the dissertation stage who are interested in a career in teaching business administration or management. Application deadline is February 1.
- National Doctoral Fellowship Program in Business and Management. Provides financial assistance to first-year doctoral students in business who are interested in pursuing a business faculty career. Eligibility restricted to U.S. and Canadian citizens. Graduates in nonbusiness disciplines also are encouraged to apply. Application deadline is January 1.

Avon Products Foundation Scholarships for Careers in Sales, Business and Professional Women's Foundation, 2012 Massachusetts Ave., NW, Washington, DC 20036. Awarded to women who head households and are supporting one or more dependents while taking courses leading to careers in sales. Applicants must be twenty-five or older.

The BPW/Sears Roebuck Loan Fund for Women in Graduate Business Studies, Business and Professional Women's Foundation, 2012 Massachusetts Ave., NW, Washington, DC 20036. Loans are available to women seeking a master's degree in business administration. Applicants must be U.S. citizens; have written notice of acceptance at a school accredited by the American Assembly of Collegiate Schools of Business; and demonstrate financial need. Study may be full or part time (at least six semester hours or the equivalent). Applications are available after February 1 and are due May 1.

Fellowships for Minorities, Consortium for Graduate Study in Management, c/o Dr. Wallace L. Jones, Executive Director, One Brookings Drive, Box 1132, St. Louis, MO 63130. Offers more than 100 full-tuition-plus-stipend awards to Black, Chicano, Cuban, American Indian, and Puerto Rican students undertaking an MBA at a consortium member institution. These schools include Indiana University at Bloomington; University of Michigan at Ann Arbor; New York University; University of North Carolina at Chapel Hill; University of Rochester; University of Southern California; Washington University; University of Texas at Austin; and University of Wisconsin at Madison. Summer Business Internships provide practical management experience at more than 207 sponsoring companies. Applications are accepted throughout the year.

General

American Association of University Women Educational Foundation, 2401 Virginia Ave., NW, Washington, DC 20037. The following awards for those who intend to pursue a professional career in the U.S. require that an applicant be a U.S. citizen or hold permanent resident status. There are no restrictions on age of applicant, academic field, or place of study.

- Dissertation Fellowships. Awards for women who have successfully completed all required coursework and examinations for the doctorate except the defense of their dissertations.
- Fellowships to American Women in Selected Professions. Awards to women in their final year of professional training in the fields of law, medicine, or architecture, or in an MBA program. Applicant must be a student at an accredited U.S. institution.
- Postdoctoral Fellowships. Awards for postdoctoral research for those who hold the doctorate at the time of application.

Career Advancement Scholarships (awarded to women twenty-five and older) and **Clairol Loving Care Scholarships** (awarded to women thirty and older), Business and Professional Women's Foundation, 2012 Massachusetts Ave., NW, Washington, DC 20036. These programs aid mature women who are employed or seeking employment, and, in general, increase the pool of women qualified for positions that promise career opportunities. Applicants must be U.S. citizens, be within twenty-four months of completing their studies, be officially accepted into an accredited program or course of study at a U.S. institution, and demonstrate financial need. Applications are available only between July 1 and September 1, and February 1 and April 1. Deadlines are April 15 and September 15. FT, PT, D, ND, CC, OTT.

Doctoral Fellowships in Sociology Program, American Sociological Association Minority Fellowships Program, 1722 N St., NW, Washington, DC 20036. Awards are given to qualified Black, Hispanic, American Indian, and Asian American graduate students who are studying the sociological aspects of mental health issues faced by ethnic and racial minorities. Applicants must be U.S. citizens or permanent visa residents.

Jeanette Rankin Foundation, P.O. Box 4045, Athens, GA 30605. Awards are given to women thirty-five and older who wish to pursue training or education on the undergraduate level. U, FT, PT, CC, C, OTT

Soroptimist Training Awards, 1616 Walnut St., Philadelphia, PA 19103. Awards are given to mature women who, as heads of households, must either enter or return to the job market or further their training to upgrade their employment status. Apply to your local Soroptimist club. Deadline is December 15.

Humanities and the Arts

The Francis C. Allen Fellowships, The D'Arcy McNickle Center for the History of the American Indian, Newberry Library, 60 W. Walton St., Chicago, IL 60610. Fellowships are available to women of American Indian heritage who are pursuing an academic program beyond their undergraduate degree. Stipends cover travel and living expenses. Applications are due February 1 or August 1. The D'Arcy McNickle Center also offers postdoctoral scholarships to promising historians and to scholars in other disciplines who are working on Indian history topics.

The Bunting Fellowship Program, The Bunting Institute, Radcliffe College, 34 Concord Ave., Cambridge, MA 02138. These fellowships provide support for women to pursue independent research or to work in academic or professional fields, in creative writing, or in the arts. Applicants should have received their doctorates at least two years prior to the date of fellowship appointment. Applicants in creative writing, the visual arts, or music are expected to be at an equivalent stage in their professional development.

Mellon Fellowships in the Humanities, Woodrow Wilson National Fellowship Foundation, P.O. Box 288, 16 John St., Princeton, NJ 08542. One hundred to 125 awards are given to college seniors or recent graduates to begin graduate work for a career of teaching and scholarship in the humanities. Candidates must be U.S. or Canadian citizens, show evidence of outstanding academic promise, and be nominated by a faculty member. Awards may be renewed for up to three years.

National Society of the Daughters of the American Revolution (DAR), Office of the Committees, 1776 D St., NW, Washington, DC 20006. State DAR organizations and local DAR chapters have their own scholarship programs. Contact the national office or the scholarship committee chair for your state. No affiliation or relationship with the DAR is required for the following scholarships.

- American History Scholarships. Awarded to a graduating high school senior who plans to major in American history at a U.S. college or university. The award is $8,000 over four years. The deadline for application is February 1.
- Enid Hall Griswold Memorial Scholarships. Awarded to a junior or senior college student at a U.S. college or university who is majoring in political science, history, government, or economics. The deadline is March 1.

Charlotte W. Newcombe Doctoral Dissertation Fellowship, Woodrow Wilson Foundation, Box 642, Princeton, NJ 88542. Awards for original studies of ethical and religious values in any field of the humanities or social sciences. Applicants must be at the dissertation stage of doctoral work.

Mary Isabel Sibley Fellowship, United Chapters of Phi Beta Kappa, 1811 Q St., NW, Washington, DC 20009. Awarded in odd-numbered years for advanced research in Greek language, literature, history, or archaeology, and in even-numbered years for advanced research in French language and literature. Candidates must be unmarried women between twenty-five and thirty-five years old who hold a doctorate degree or have fulfilled all the requirements for the doctorate except the dissertation. Applications are available in September and are due by January 15.

International

Doctoral Fellowship Program and Master's Fellowship Program, Inter-American Foundation, 1515 Wilson Blvd., Arlington, VA 22209. Doctoral Fellowship Program and Master's Fellowship Program. Provides assistance for students to go to Latin America or the Caribbean to conduct research on issues of poverty and grass-roots development. In addition, there is a program for Latin and Caribbean scholars and practitioners to pursue graduate training in the U.S. G, FT, D.

Fulbright Grants, Institute of International Education, 809 United Nations Plaza, New York, NY 10017. Grants for graduate, predoctoral study, and research in more than seventy foreign countries, awarded to both American and foreign students.

International Federation of University Women (IFUW), 37, Quai Wilson, 1201 Geneva, Switzerland. Awards for women graduates who study in countries other than the one in which they received their education or habitually reside. Application forms for members may be obtained from the headquarters of the national federation or association to which the candidate belongs. In the U.S., contact the American Association of University Women, 2401 Virginia Ave., NW, Washington, DC 20037. Application forms for nonmembers may be obtained from IFUW headquarters in Geneva and should be returned there.

- Dorothy Leet Grants. Assist women graduates from countries with comparatively low per-capita income. Grants may be used in any field of study.
- Fellowships. Assist women graduates to complete original research.
- Winifred Cullis Grants. Assist women graduates to obtain specialized training essential to their research, to carry out independent research, and train in new techniques in the humanities and social sciences. Grants may be used in any field.

The International Student Identity Card Scholarship Fund, Council on International Educational Exchange, 205 East 42d St., New York, NY 10017. The fund supports undergraduate and high school students who wish to participate in educational programs and service projects in the developing nations of Asia, Africa, and Latin America. Applicants must be U.S. citizens or permanent residents, 16 years of age or older, and currently residing in the U.S. They also must be sponsored by a U.S. nonprofit educational institution or organization. The deadlines are March 31 and October 31.

Sally Butler Memorial Fund for Latina Research, Business and Professional Women's Foundation, 2012 Massachusetts Ave., NW, Washington, DC 20036. Applicants must be Latin American women by descent or citizenship (including women in the Caribbean, and North, South, and Central America) who are engaged in doctoral or advanced research on issues of importance to women. Applications are available from September 1 to December 15. Applicants are required to write a preliminary letter, including a concise statement about their proposed research subject and their academic qualifications.

Law

Earl Warren Legal Training Program, Inc., NAACP Legal Defense and Education Fund, 99 Hudson St., Suite 1600, New York, NY 10013. Grants to Black students entering law school, preferably in the South. The deadline is March 15.

Law School Scholarship Program, Mexican American Legal Defense and Education Fund, 634 S. Spring St., 11th Floor, Los Angeles, CA 90014. Assistance to Hispanic law students who demonstrate financial need. Any person of Hispanic descent who is presently enrolled or will be enrolled as a full-time law student is eligible to apply. The deadline is May 30.

Medicine And Health

American Medical Women's Association Medical Education Loan Program, 465 Grand Ave., New York, NY 10002. Assistance to women in their first, second, or third year of medical school. Applicants must be U.S. citizens attending a U.S. institution full time. They must also be student members of AMWA.

Indian Health Employees Scholarship Fund, Rm. 215, Federal Bldg., Aberdeen, SD 57401. Supports students of American Indian descent who are entering health-related fields. Priority is given to students from North Dakota, South Dakota, and Minnesota. U, FT, PT.

American Fund for Dental Health, 211 East Chicago Ave., Suite 820, Chicago, IL 60611. The following scholarships are available to U.S. citizens enrolled or accepted at dental schools or dental laboratory technology programs accredited by the American Dental Association.

- Minority Dental Student Scholarship. Available to Black, Hispanic, and American Indian students for the first year of studies; upon students' reapplication, the grant may be renewed for the second year.
- Scholarships in Dental Laboratory Technology. Available for tuition and education-related costs for one year of study; upon students' reapplication, scholarships may be renewed for a second year.

National Society of the Daughters of the American Revolution (DAR), Office of the Committees, 1776 D St., NW, Washington, DC 20006. State DAR organizations and local DAR chapters have their own scholarship programs. Contact the national office or the chair of your state's scholarship committee for information. The following medical scholarships are admin-

istered by the national society, and no affiliation with the DAR is required.

- The Caroline E. Holt Educational Fund Scholarships. Available to women and men currently studying in an accredited nursing program or who will enter an accredited institution the next semester.
- Occupational Therapy Scholarships. Available to those studying—or who have been accepted to study—physical, music, or art therapy.

New York Life Foundation Scholarship Program for Women in the Health Professions, Business and Professional Women's Foundation, 2012 Massachusetts Ave., NW, Washington, DC 20036. Assists women twenty-five and older to enter or advance within the health care professions. Applicants must be U.S. citizens and be within twenty-four months of completing an accredited program at a U.S. institution. The scholarships cover academic, vocational, and paraprofessional courses. Applications are available only from February 1 to April 1, and from July 1 to September 1. Deadlines are April 15 and September 15. U, FT, PT, D, ND, CC, OTT.

U.S. Department of Health and Human Services, Student and Institutional Assistance Branch, Division of Student Assistance, Parklawn Bldg., Rm. 8-38, Rockville, MD 20857. Offers five financial aid programs, including loans and scholarships, to assist students in the medical field. Applicants must be U.S. citizens or permanent residents. Contact the financial aid office at your school for information and applications.

- Health Professions Student Loan Program. Provides long-term, low-interest loans to students preparing to become physicians, dentists, osteopaths, optometrists, pharmacists, podiatrists, or veterinarians. Applicants must be enrolled or accepted for enrollment on a full-time basis.
- Nursing Student Loan Program. Assists students studying nursing with long-term, low-interest loans. Applicants must be enrolled as full- or half-time students in a program leading to a diploma, an associate degree, a bachelor's degree, or a graduate degree in nursing.
- Health Education Assistance Loan (HEAL) Program. A federally insured loan program for eligible graduate students in schools of medicine, optometry, podiatry, public health, pharmacy, chiropractic, osteopathy, dentistry, or veterinary medicine, or in programs in health administration or clinical psychology. Applicants must be accepted for enrollment or already enrolled at an eligible HEAL school.
- Scholarship Program for First-Year Students of Exceptional Financial Need. Provides scholarships free of service or financial obligation to exceptionally needy students who wish to pursue a career in medicine, osteopathy, dentistry, optometry, podiatry, pharmacy, or veterinary medicine. Applicants must be enrolled or accepted for enrollment as full-time students in a health professions school.
- Program of Financial Assistance for Disadvantaged Health Professions Students. Offers assistance without a service or financial obligation to disadvantaged health professions students of exceptional financial need who wish to pursue a degree in medicine, osteopathic medicine, or dentistry.

Science and Engineering

The BPW Foundation Loan Fund for Women in Engineering Studies, Business and Professional Women's Foundation, 2012 Massachusetts Ave., NW, Washington, DC 20036. Assists women in their final two years of any accredited engineering program, including undergraduate, refresher, and conversion programs as well as graduate studies. Study may be full or part time (at least six semester hours or the equivalent). Applicants must be U.S. citizens, have written notice of acceptance for a course of study in engineering that is accredited by the Accreditation Board for Engineering and Technology, and demonstrate financial need. Applications are available from February 1 until April 15. The deadline is May 1.

The Gladys Anderson Emerson Undergraduate Scholarship, Iota Sigma Pi, c/o Dr. Linda Munchausen, Dept. of Chemistry and Physics, Box 372, Southeastern Louisiana University, Hammond, LA 70402. Awards to women undergraduates in either a chemistry or biochemistry curriculum at an accredited institution. Applicants must be full-time students and have at least one semester of chemistry left to complete. The application deadline is January 1.

Graduate Engineering for Minorities (GEM), National Consortium for Graduate Degrees for Minorities, Inc., Box 537, Notre Dame, IN 46556. Provides for full-time graduate study and paid summer internship opportunities for American Indian, Black, Mexican-American, and Puerto Rican students at the master's level in engineering. Applicants must be U.S. citizens and plan to attend a GEM member school.

June Bacon-Bercey Scholarship, American Geophysical Union, Member Programs Division, 2000 Florida Ave., NW, Washington, DC 20009. Offers a $500 scholarship to a female student of atmospheric sciences. Eligibility is based on academic achievement and promise and is limited to one of the following: a first-year graduate student in a degree-granting program in atmospheric sciences, an undergraduate in atmospheric science who has been accepted into a graduate program in atmospheric sciences, or a student at a two-year institution who has earned at least six hours of credit toward her degree and has been accepted by a bachelor of science program. The application deadline is April 15.

Predoctoral Awards Program, Association for Women in Science Educational Foundation, 2401 Virginia Ave., NW, Suite 303, Washington, DC 20037. Awards grants to women in Ph.D. programs in life, physical, or social sciences; or in engineering. Four awards of $500 each and a number of honorable mentions of $100 each are given. Applications are available from September 1 through December 15 of each year; the deadline for submitting applications is January 15.

Undergraduate Science Fellowships for Hispanics and Chicanos, National Chicano Council on Higher Education, NCCHE Science Fellowship Program, School of Biological Sciences, T 40, University of California, Irvine, CA 92717. Sup-

ports approximately twenty undergraduate students who are interested in pursuing a doctorate and an academic career in one of the council's designated scientific fields. Applicants must be Hispanic or Chicano and be either sophomores or juniors enrolled in a U.S. university or college. The application deadline is November 16.

National Science Foundation, 1800 G St., NW, Washington, DC 20550. Applicants for the following programs must have a Ph.D. in a field supported by the NSF as well as independent research experience. Applicants for Research Initiation Awards and Research Planning Grants must not have had prior support as the principal investigator on a federal research grant.

- Visiting Professorships for Women. Provides opportunities for women to serve as visiting professors at academic insitutions in the U.S. The program's goal is to encourage other women to undertake science and engineering careers.
- Research Initiation Awards. Provides annual research awards to tenured or tenure-track faculty members.
- Research Planning Grants. Provides assistance to begin or resume independent research careers.
- Career Advancement Awards. The program's purpose is to increase the number of women as full participants in the nation's research enterprise.

Society of Women Engineers Scholarship Program, United Engineering Center, Rm. 305, 345 East 47th St., New York, NY 10017. SWE administers approximately thirty-eight scholarships annually, varying in amount from $500 to $2,500. The awards are granted to women at all levels of undergraduate and graduate study; some are available specifically to reentry women. Applicants must be attending a school, college, or university with an accredited engineering program. Requests to SWE headquarters must be accompanied by a self-addressed, stamped envelope.

Zonta Amelia Earhart Fellowships, Zonta International, 557 W. Randolph St., Chicago, IL 60606. Awards to women qualified for graduate study in aerospace-related sciences and engineering. Applications are due January 1.

Women's Issues

Congressional Fellowships on Women and Public Policy, Women's Research and Education Institute, 1700 18th St., NW, Suite 400, Washington, DC 20009. Awards pay for students to work one academic year, at the graduate or professional level, for a member of Congress or congressional committee staff on policy issues affecting women. All students in graduate or preprofessional programs in the U.S. are eligible. About ten fellowships are available each year.

Fellowship on Women and Public Policy, Center for Women in Government, 1400 Washington Ave., Draper 302, SUNY at Albany, Albany, NY 12222. Enables graduate students to develop public policy specialties concerning women. Applicants must have completed twelve graduate credits at a college or university located in New York State. Applications are due at the end of May.

Junior Year at Douglass Program in Women's Studies, Douglass College, Rutgers University, Voorhees Chapel, New Brunswick, NJ 08903. Provides an opportunity for undergraduates to spend a semester or a year at Rutgers' Douglass College focusing on women's studies. U, FT, D.

Lena Lake Forrest Fellowships and **BPW Foundation Research Grants**, Business and Professional Women's Foundation, 2012 Massachusetts Ave., NW, Washington, DC 20036. Programs in contemporary and historical studies that provide perspectives on economic issues of importance to today's working women. Applicants generally must be doctoral candidates or postdoctoral scholars, as well as U.S. citizens. However, others may apply if they demonstrate that their proposed research will be conducted under standards of scholarship recognized at the doctoral level. Applicants are required to write a preliminary letter requesting an application form and include a concise statement about the proposed research subject and their academic qualifications. Applications are available from September 1 until December 15 and must be postmarked on or before January 1.

National Women's Studies Association, c/o Caryn McTighe Musil, Director, University of Maryland, College Park, MD 20742.

- Naiad-NWSA Graduate Scholarship in Lesbian Studies. Awarded to a student doing research for or writing a master's thesis or Ph.D. dissertation in lesbian studies. Applicants need not be enrolled in a women's studies program. Preference will be given to candidates who are NWSA members.
- Pergamon-NWSA Graduate Scholarships in Women's Studies. Two scholarships are awarded to students doing research for or writing a master's thesis or Ph.D. dissertation in women's studies. Applicants need not be enrolled in a women's studies program. Preference will be given to candidates who are NWSA members and whose research project is relevant to women of color, Third World women, or class issues. The application deadline is March 1.

Mary Lizzie Saunders Clapp Fund and **Radcliffe Research Resource Awards**, Schlesinger Library, Radcliffe College, 10 Garden St., Cambridge, MA 02138. Small grants cover the costs of travel and other expenses related to pursuing research at the Arthur and Elizabeth Schlesinger Library on the History of Women in America.

Woodrow Wilson Women's Studies Research Grants for Doctoral Candidates, Woodrow Wilson National Fellowship Foundation, Dept., WS, Box 642, Princeton, NJ 08542. Grants for research expenses are designed to encourage original and significant research about women. Applicants may be enrolled in doctoral programs in any field of study, but must have completed all predissertation requirements in any field of study at a graduate school in the U.S.

A SELECTED LIST OF FINANCIAL AID RESOURCES

The search for financial aid to attend school need not be an expensive process. Many of the following guides can be found

in community or campus libraries as well as in high school or university counselors' and financial aid offices.

Academic Year Abroad. Edrice Howard, ed. Institute of International Education, Publications Service, 809 United Nations Plaza, New York, NY 10017; published annually. 525 pp., $19.95. Describes more than 1,200 undergraduate and graduate study-abroad programs conducted by U.S. colleges and universities. Includes information on courses, credits, housing, scholarships, and languages of instruction.

AFL-CIO Guide to Union Sponsored Scholarships, Awards and Student Financial Aid. The Pamphlets Division, AFL-CIO, 815 16th St., NW, Washington, DC 20006; 1987; revised annually. 88 pp.; free to union members, $3 to others. Lists over $3 million worth of student aid from unions. Although most scholarships are reserved for union members and their families, some are available to the general public.

Applying for Financial Aid. American College Testing Program, P.O. Box 168, Iowa City, IA 52243; revised annually. Free. Provides information to help students and parents apply for financial aid and understand how schools determine financial need.

The A's and B's of Academic Scholarships. Tenth Edition, 1988–89. Priscilla S. Goeller. Octameron Associates, P.O. Box 3437, Alexandria, VA 22302; revised annually. 88 pp., $4.50 plus $.50 postage and handling. Describes more than 100,000 scholarships for students with a B average or higher and with ACT scores of 20+ or SAT scores of 1000+. Also lists government and privately sponsored scholarships and colleges with honors programs.

Basic Facts on Foreign Study. Institute of International Education, Publications Service, 809 United Nations Plaza, New York, NY 10017; 1985. 30 pp., single copies free. A guide to planning for study abroad, including information on academic, financial, and personal considerations. An annotated bibliography is also included.

Better Late Than Never: Financial Aid for Re-Entry Women Seeking Education and Training. Women's Equity Action League, 1250 I St., NW, Suite 305, Washington, DC 20005; 1987. 59 pp.; $8 for individuals (must send personal check), $12 (prepaid) for institutions. Directory of more than fifty sources of financial aid for women returning to school, updating their credentials, or changing careers.

Chronicle Four-Year College Databook. Chronicle Guidance Publications, Aurora St., Moravia, NY 13118; 1987; revised anually. 516 pp., $19 plus $1.90 shipping and handling, order no. 502CM4. Information on scholarships at four-year colleges and universities throughout the U.S.

Chronicle Student Aid Annual. Chronicle Guidance Publications, Aurora St., Moravia, NY 13118; 1987; revised annually. 416 pp., $19.95 plus $2 shipping and handling, order no. 502-A. Information on approximately 1,350 financial aid programs for undergraduate, graduate, and postgraduate study. Includes programs offered by private organizations and foundations, national and international labor unions—both independent and AFL-CIO-affiliated—and federal and state agencies.

Chronicle Two-Year College Databook. Chronicle Guidance Publications, Aurora St., Moravia, NY 13118; 1987; revised annually. 397 pp., $16.95 plus $1.70 shipping and handling, order no. 502CM2. Describes scholarships offered by two-year colleges throughout the U.S.

The College Blue Book, 21st Edition: Scholarships, Fellowships, Grants and Loans. Macmillan Publishing Company, Front and Brown Sts., Riverside, NJ 08075; 1987. $46. Part of a five-volume set. Comprehensive list of financial aid sources, public and private, at every level of study. Includes a section on women and minorities.

The College Board Guide to Going to College While Working: Strategies for Success. Gene Hawes. College Board Publications, Box 886, New York, NY 10101; 1985. 142 pp., $9.95. Provides practical advice for fulfilling college goals while working part time or full time.

College Check Mate: Innovative Tuition Plans That Make You A Winner. First Edition. Priscilla S. Goeller. Octameron Associates, P.O. Box 3437, Alexandria, VA 22302; 1987. 88 pp., $4.50 plus $.50 postage and handling. Dozens of college tuition assistance plans to help ease the payment burden for families at all income levels.

The College Cost Book. 1987–88. College Board Publications, Box 886, New York, NY 10101; revised annually. 250 pp., $10.95. Lists expenses at more than 3,500 colleges and universities. Information on how to plan for the cost of higher education should be particularly helpful to high school students and guidance counselors. Also offers advice to students with divorced or separated parents.

The College Financial Aid Emergency Kit. Joyce Lain Kennedy, Herm Davis, and Sharon Bob. Sun Features, Inc., P.O. Box 368, Cardiff, CA 92007; 1987; revised annually. $4.50. A step-by-step guide to finding and applying for financial aid, especially helpful to high school students preparing to attend college.

College Grants From Uncle Sam. 1988–89. Octameron Associates, P.O. Box 3437, Alexandria, VA 22302; revised annually. 28 pp., $2.25 plus $.50 postage and handling. Along with descriptions of federal grants are worksheets to enable readers to calculate their eligibility.

The College Handbook. 1987–88. College Board Publications, Box 886, New York, NY 10101; revised annually. 2,000 pp., $16.95. Comprehensive guide to 3,100 two- and four-year colleges and universities. Helpful to those just entering college as well as to transfer students and adult learners. Includes general information about curricula, admissions procedures, student life, annual expenses, and financial aid.

College Loans From Uncle Sam: The Borrower's Guide That Explains It All, From Locating Lenders to Loan Forgiveness. 1988–89. Octameron Associates, P.O. Box 3437, Alexandria, VA 22302; revised annually. 28 pp., $2.25 plus $.50 postage and handling. Complete descriptions of all federal loan programs, together with tips for increasing one's eligibility.

The College Money Handbook. Fifth Edition, 1988. Andrea E. Lehman and Eric A. Suber, eds. Peterson's Guides, P.O. Box 2123, Princeton, NJ 08543; 1987. 570 pp., $17.95. Profiles costs and financial aid opportunities at the nation's more than 1,700 accredited four-year colleges. Lists information on expenses, scholarships, loans, jobs, and special-aid programs at each school.

The College Planning/Search Book. American College Testing Program, P.O. Box 168, Iowa City, IA 52243; 1987. $6. Handbook compares expenses among U.S. colleges and universities.

College Times. College Board Publications, Box 886, New York, NY 10101; published annually. $10 for 50 copies. Tabloid aimed at high school students who need information on selecting a college or university and on application procedures.

Corporate Tuition Aid Programs. Second Edition. Joseph P. O'Neill. Peterson's Guides, Box 2123, Princeton, NJ 08543-2123; 1987. 214 pp., $14.95. Describes the tuition aid programs of more than seven hundred of America's largest industrial and service corporations.

A Directory of Federal Research & Development Agencies' Programs to Attract Women, Minorities and the Physically Handicapped to Careers in Science and Engineering. National Science Foundation, 1800 G St., NW, Washington, DC 20550; 1985. 27 pp., free (ask for NSF 85-51). Listings include the agency, name of the program, person to contact, eligibility requirements, deadlines, and number of awards.

Directory of Financial Aids for Minorities. 1986–87. Gail Ann Schlachter. Reference Service Press, 10 Twin Dolphin Dr., Suite B-308, Redwood City, CA 94065; revised biennially. 345 pp., $37.50. Lists over one thousand financial aid programs designed primarily or exclusively for Asians, Blacks, Hispanics, and Native Americans. Also includes a list of state resources and a bibliography of financial aid directories.

Directory of Financial Aids for Women. Fourth Edition, 1987–88. Gail Ann Schlachter. Reference Service Press, 10 Twin Dolphin Dr., Suite B-308, Redwood City, CA 94065; revised biannually. 420 pp., $39.95. A listing of over fifteen hundred scholarships, fellowships, loans, grants, internships, awards, and prizes available to women. Also includes a list of state resources and a bibliography of financial aid directories.

The Directory of Special Opportunities for Women. Martha Merrill Doss, ed. Garrett Park Press, P.O. Box 190, Garrett Park, MD 20896; 1981. 290 pp., $19 ($18 prepaid). A national guide to educational opportunities, career information, networks, and peer counseling assistance for entry or reentry into the workforce. The directory lists more than one thousand national, state, local, and private organizations, associations, programs, and agencies where women can obtain support.

Directory of Special Programs for Minority Group Members: Career Information Services, Employment Skills Banks, Financial Aid Sources. Fourth Edition. Willis L. Johnson, ed. Garrett Park Press, P.O. Box 190, Garrett Park, MD 20896; 1986. 348 pp., $25 ($22.50 prepaid). This directory lists organizations in three categories: 1) national, regional, and area scholarship programs, career orientation activities, and employment services; 2) federally funded economic assistance, job retraining, and student financial aid programs; and 3) awards available to minority group members from individual colleges and universities.

Directory of Women's Organizations. American Association of University Women, 2401 Virginia Ave., NW, Washington, DC 20037; 1985. 294 pp., $5. Annotated listing of women's groups across the country.

Don't Miss Out: The Ambitious Student's Guide to Financial Aid. Twelfth Edition, 1988–89. Anna and Robert Leider. Octameron Associates, P.O. Box 3437, Alexandria, VA 22302; revised annually. 96 pp., $4.50 plus $.50 postage and handling. Complete descriptions of all major federal, state, and private student aid programs. There are special sections for women, minorities, and the disabled.

Earn and Learn, Cooperative Education Opportunities Offered by the Federal Government: Sponsors, Occupational Fields, and Participating Colleges. Ninth Edition, 1988–89. Octameron Associates, P.O. Box 3437, Alexandria, VA 22302; revised annually. 28 pp., $2.75 plus $.50 postage and handling. Lists cooperative education opportunities at more than 850 colleges. Also contains suggestions on ways for students to earn money and then turn their jobs into professional employment.

Financial Aid for Graduate and Professional Education. Third Edition. Peterson's Guides, Box 2123, Princeton, NJ 08543-2123; 1987. 13 pp., $1.25. This publication covers how and when to apply for fellowships, assistantships, grants, loans, work-study, and tuition remission; how to learn about special programs for students in specific fields and students who are members of minority groups; and how to obtain grants for studying abroad.

Financial Aid for Minorities: Awards Open to Students in Any Field; Financial Aid for Minorities in Business and Law; Financial Aid for Minorities in Education; Financial Aid for Minorities in Engineering and Science; Financial Aid for Minorities in Health Fields; Financial Aid for Minority Students in Journalism. Garrett Park Press, Garrett Park, MD 20896; 1987. $4 each, $20

for set of six. Each booklet lists general scholarships, fellowships, and grant programs; special scholarships for minority group members in particular fields, financial aid programs offered by postsecondary institutions; professional organizations; and sources of additional information.

Financial Aid Officers: What They Do To You and For You. Donald R. Moore, Octameron Associates, P.O. Box 3437, Alexandria, VA 22302; 1987; revised annually. 24 pp., $2.75 plus $.50 postage and handling. This booklet describes the operation of the college financial aid office and the interaction between the student and the financial aid officer every step of the way, from the filing of the application to the award letter.

Financial Aid Unscrambled: A Guide for Minority Engineering Students. National Action Council for Minorities in Engineering, Inc., 3 West 35th St., 3d Floor, New York, NY 10001; 1986. 24 pp., $.50 (for bulk orders, add 10 percent for postage). This handbook explains the maze of forms and applications students confront when seeking scholarships, grants, and loans. It also lists financial aid resources specifically for minority students in full-time engineering or science- and math-based majors.

Financial Aids for the Disabled and Their Dependents. Gail Ann Schlachter. Reference Service Press, 10 Twin Dolphin Dr., Suite B-308, Redwood City, CA 94065; 1987. 330 pp., $29.95. Describes more than 500 sources of financial aid for the disabled.

Financial Aids for Higher Education. Twelfth Edition. Oreon Keeslar. Wm. C. Brown Company Publishers, 2460 Kerper Blvd., Dubuque, IA 52001; 1986. $32.95. Financial assistance programs listed range from those limited to individuals with special qualifications to more general programs for students with superior academic ability.

Financial Resources for International Study: A Selected Bibliography. Institute of International Education, Publications Service, 809 United Nations Plaza, New York, NY 10017; 1985. 26 pp., single copies free. An annotated bibliography of financial aid sources for international study.

Foundation Grants to Individuals. Fifth Edition. The Foundation Center, 79 Fifth Ave., New York, NY 10003; 1986. $18 prepaid plus $2 postage and handling. Describes more than 950 foundations that offer scholarships to undergraduates and graduate students.

Grants-At-A-Glance. Association for Women in Science, 2401 Virginia Ave., NW, Suite 303, Washington, DC 20037; 1987. 88 pp., $8 plus $.75 postage and handling. A listing of more than 350 awards, fellowships, and grants for students and professionals in the life, physical, and social sciences; as well as engineering.

Grants for Graduate Students. Andrea Leskes, ed. Peterson's Guides, Box 2123, Princeton, NJ 08543-2123; 1986. 395 pp., $29.95. Information on more than 600 broadly available grant and fellowship programs exclusively for graduate students.

Hispanic Financial Resource Handbook. The Ohio State University, Hispanic Student Programs, 347 Ohio Union, 1739 N. High St., Columbus, OH 43210; 1984. 108 pp., $7. Lists sources of financial assistance geared especially for Hispanic and other minority students and professionals.

How the Military Will Help You Pay for College. Don M. Betterton. Peterson's Guides, Box 2123, Princeton, NJ 08543-2123; 1985. 190 pp., $6.95. Information about one of the country's largest "financial aid" programs—government dollars for college in return for military service. Aimed at high school juniors and seniors.

How to Find Out About Financial Aid: A Guide to Over 700 Directories. Gail Ann Schlachter. Reference Service Press, 10 Twin Dolphin Dr., Suite B-308, Redwood City, CA 94065; 1987. 335 pp., $29.95 plus $2.50 shipping. Identifies, classifies, describes, evaluates, and compares financial aid directories.

How To Pay For College. Eighth Edition, 1988–89. Don M. Betterton. Peterson's Guides, P.O. Box 2123, Princeton, NJ 08543; 1987. 13 pp., $1.25. Covers the two major elements of financial planning: identifying resources and estimating costs. Includes discussions of both parents' and students' contributions, and of need-based and non-need-based awards.

The Independent Study Catalog: NUCEA's Guide to Independent Study Through Correspondence Instruction. Third Edition, 1986–88. Barbara C. Ready and Raymond D. Sacchetti, eds. Peterson's Guides, P.O. Box 2123, Princeton, NJ, 08543; 1986. 117 pp., $8.95. Describes more than 12,000 correspondence courses offered by more than 70 colleges and universities that are members of the National University Continuing Education Association. The courses, most of which may be taken for credit, are available at all levels of study and cover a wide range of subjects.

1987 Internships. Katherine Jobst, ed. Writer's Digest Books, 1507 Dana Ave., Cincinnati, OH 45207. 324 pp., $18.95 plus $2 postage and handling. Students, educators, and anyone reentering the job market will find more than 35,000 on-the-job opportunities for short-term, career-oriented positions in fields ranging from business to theater, journalism to science. (The 1988 edition is available in December 1987).

It's Your Future! Catalyst's Career Guide for High School Girls. The Catalyst Staff. Peterson's Guides, P.O. Box 2123, Princeton, NJ 08543-2123; 1984. 342 pp., $9.95. Focuses on the process of choosing a career: exploring personal goals and discovering and preparing for the world of work.

1987 Journalism Career and Scholarship Guide. The Dow Jones Newspaper Fund, P.O. Box 300, Princeton, NJ 08543; 1987. 164 pp., free. This handbook lists more than $3 million in financial aid resources, where to study journalism and mass

communication, and where mass media jobs are and how to find them.

Meeting College Costs. College Board Publications, P.O. Box 886, New York, NY 10101. May be purchased in bulk only; contact publisher for prices. This worksheet is designed to help high school students and their families plan to meet college costs.

Minority Organizations: A National Directory. Third Edition. Katherine W. Cole, ed. Garrett Park Press, P.O. Box 90, Garrett Park, MD 20896; 1987. 814 pp., $40 ($36 prepaid). Lists more than 7,100 minority membership organizations and programs developed by other organizations to serve minority group members.

Mortgaged Futures: How to Graduate from School Without Going Broke. Marguerite J. Dennis. Hope Press, P.O. Box 40611, Washington, DC 20016; 1987. 175 pp., $10.95 plus $1 shipping. Outlines strategies for going to college without going deeply into debt; suggests some of the best ways to pay (and borrow) for college.

Need A Lift? The American Legion, Emblem Sales (Need A Lift?), P.O. Box 1050, Indianapolis, IN 46206; revised annually. 144 pp., $1 prepaid. This handbook contains sources of career, scholarship, and loan information primarily for undergraduates, as well as sources of aid to children of veterans. It also describes state laws that provide for educational benefits.

New Horizons: The Education and Career Planning Guide for Adults. William C. Haponski and Charles E. McCabe. Peterson's Guides, P.O. Box 2123, Princeton, NJ 08543; 1985. 246 pp., $8.95. A guide for adults who are starting school for the first time or contemplating a return to college. (Formerly titled *Back to School*.)

Opportunities for Research and Study. Patricia Dineen. National Council for Research on Women, 47-49 East 65th St., New York, NY 10021; 1987–88, updated annually. 18 pp., $2.50. Lists fellowships, affiliated-scholar programs, grants, and internships sponsored by the council's member centers.

Research Opportunities for Women. National Science Foundation, Washington, DC 20550; 1986. 8 pp., free. Details NSF grants and awards available to women scientists and engineers, as well as the Visiting Professorships for Women Program.

The Scholarship Book: A Comprehensive Guide to Private Sector Scholarships, Grants and Loans for Undergraduates. Daniel J. Cassidy and Michael J. Alves. Prentice-Hall, Inc., 200 Old Tappan Rd., Old Tappan, NJ 07675; 1987. $29.95 (cloth), $19.95 (paper).

Scholarships and Loans for Nursing Education. National League for Nursing. Publications Order Unit, 10 Columbus Circle, New York, NY 10019; 1986. 65 pp., $8.95 plus $.75 shipping and handling. Lists fellowships, traineeships, grants, and special awards as well as scholarships and loans. Includes application information for federal assistance, special aid to minority students, and NLN scholarships. Publication No. 41-1964.

Scholarships, Fellowships and Loans. Volumes VII and VIII. S. Norman Feingold and Marie Feingold. Bellman Publishing Co., P.O. Box 34937, Bethesda, MD 20817. Volume VII: 1985, 804 pp., $75 plus $4.34 shipping; Volume VIII: 1987, 496 pp., $80 plus $4.34 shipping. Standard reference guide for non-school-controlled financial aid. Volume VIII is a revision of Volume VI, plus new information that has become available since Volume VII was published. The information in Volume VIII does not duplicate that in Volume VII.

The Student Guide: Five Federal Financial Aid Programs. 1987–88. Federal Student Aid Programs, Dept. CY-87, Pueblo, CO 81009. 60 pp., free. This U.S. Department of Education pamphlet outlines Pell Grants, Supplemental Educational Opportunity Grants, College Work-Study, National Direct Student Loans, and Guaranteed Student Loans/PLUS (Parent Loans for Undergraduate Study). An appendix lists sources of state aid.

Top Dollars for Technical Scholars: A Guide to Engineering, Math, Computer Science, and Science Scholarships. First Edition. Clark Z. Robinson. Octameron Associates, P.O. Box 3437, Alexandria, VA 22302. 88 pp., $4.25 plus $.50 postage and handling. Includes detailed scholarship listings, advice on how to compete successfully for awards, and information about the future of technical studies.

Who Offers Part-Time Degree Programs? Second Edition. Peterson's Guides, P.O. Box 2123, Princeton, NJ 08543; 1985. 423 pp., $7.95. Describes part-time degree opportunities—day, evening, weekend, summer, and external degree programs—at more than 2,500 U.S. colleges.

Whole World Handbook: A Guide to Study, Work and Travel Abroad. 1986–87. Council on International Educational Exchange, 205 E. 42d St., New York, NY 10017; revised biennially. $7.95 plus $1 postage and handling. The 1988–89 edition will be available in January 1988.

Winning Money for College: The High School Student's Guide to Scholarship Contests. Second Edition. Alan Deutschman. Peterson's Guides, P.O. Box 2123, Princeton, NJ 08543; 1987. 220 pp., $8.95. A guide to more than fifty national scholarship competitions that award cash prizes for use at any college chosen by the winner. Includes special information on contests for women, members of minority groups, and members of certain religious faiths.

Women and Fellowships. Women's Equity Action League, 1250 I St., NW, Suite 305, Washington, DC 20005; 1987. 24 pp., $10 prepaid. Explores the history of women's access to fellowships and reviews fellowship opportunities in a variety of fields, with listings and indices.

Women's Organizations: A National Directory. Martha Merrill Doss. Garrett Park Press, P.O. Box 190, Garrett Park,

MD 20896; 1986. 301 pp., $25 ($22.50 prepaid). Lists 2,000 national and local groups, including professional and trade associations, networks, commissions, community- and college-based women's centers, and research centers.

Women's Sports Foundation College Scholarship Guide. Women's Sports Foundation, 342 Madison Ave., Suite 728, New York, NY 10173; 1987. $2 prepaid. Lists more than 10,000 women's athletic scholarships; the amount and number of stipends; the sports for which they are awarded; and some facts about eligibility.

Vacation Study Abroad. Edrice Howard, ed. Institute of International Education, Publications Service, 809 United Nations Plaza, New York, NY 10017; published annually. 409 pp., $19.95. A guide to more than 1,000 summer study-abroad programs.

Your Money and Your Life: Financial Planning for Low-Income Working Women. Women's Educational Equity Act Program Publishing Center, EDC, 55 Chapel St., Newton, MA 02160; 1985. $7.50 plus $2 shipping and handling. Topics include exploring attitudes about money, saving money, finding financial aid for education, locating quality child care, and more.

This paper was written by JULIE KUHN EHRHART, program associate, with the assistance of BERNICE R. SANDLER, executive director, of the Project on the Status and Education of Women of the Association of American Colleges. Some of the information about schools is based on research done by Jeanne Fisher-Thompson, a former staff member, and appeared in a series of papers on reentry women published by PSEW.

Although this paper was written primarily for women, most of the information will also be helpful for men entering or reentering college and looking for financial assistance.

The Project on the Status and Education of Women of the Association of American Colleges provides information concerning women in education and works with institutions, government agencies, and other associations and programs affecting women in higher education. Copies of this publication may be ordered for $3.50 from the Project on the Status and Education of Women, Association of American Colleges, 1818 R Street, NW, Washington, DC 20009. Bulk rates are available: 15 to 99 copies are $2.45 each (30 percent discount); 100 or more copies are $1.75 each (50 percent discount). To receive a copy of PSEW's list of publications, send a stamped, self-addressed envelope.

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